

NEW JERSEY  
**INDIVIDUAL HEALTH COVERAGE PROGRAM**

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**ADVISORY BULLETIN**  
**98-IHC-01**

March 23, 1998

To: IHC Program Member Carriers

From: Ellen F. DeRosa, Deputy Executive Director

**Re: CERTIFICATION OF COMPLIANCE (Exhibit Q)**  
**Action Requested by May 1, 1998**

In accordance with N.J.A.C. 11:20-3.2(d) carriers are required to submit Exhibit Q, the Certification of Compliance, any time a carrier makes changes to the standard health benefit forms being offered. All carriers were required to change the text of the standard plans to conform with the standard plans as adopted by the IHC Board and effective January 1, 1998. Such forms changes trigger the requirement that all carriers file a Certification of Compliance. While some carriers have submitted the Certification of Compliance, as required, many carriers have not.

As a result of modifications that were made to the standard policy forms effective September 1997 and January 1998, the text of Certification of Compliance as it appears in the New Jersey Administrative Code, as Exhibit Q, in the Appendix to N.J.A.C. 11:20, does not accurately reflect the options that are available to carriers. Therefore, the IHC Board will propose changes to the text of the Certification of Compliance later this spring that will likely be adopted soon thereafter.

Since it is important for the IHC Board to have accurate information concerning the plans carriers are issuing, the IHC Board requests that carriers complete the attached Certification of Compliance with New Jersey Individual Health Benefits Plans, Exhibit Q. The attached Certification is the Certification that will be proposed and adopted later this year.

Among other things, the revised regulations and Exhibit Q will require the filing of Exhibit Q by March 1 of each year. For calendar year 1998, however, the IHC Board asks that carriers complete the attached Exhibit Q and return it to the IHC Board at the above address by May 1, 1998.

If you have any questions, please feel free to contact me.